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would like to ask Senator Landis, if you got a moment, if you'd respond.

SENATOR CUDABACK: Senator Landis, would you respond?

SENATOR ENGEL: Thank you, Senator Landis. How did you pick the age 62? Or why was 62 the age where you could start buying insurance and deducting it?

SENATOR LANDIS: Sort of the early retirement age where people are...so that they don't have an income. It was about the earliest that we could think of in which somebody's income might be frozen because they were retired.

SENATOR ENGEL: Well, and the thing is, though, I guess what I'm saying is that it gets more expensive as you get older.

SENATOR LANDIS: Um-hum.

SENATOR ENGEL: And I think if the age was younger, the people out there selling insurance every day, and I sold a lot of insurance, it would incentivize these agents to get out and sell it. And I think that if you were to get someone out there selling this insurance, people, if they've got more of an incentive than just that I might be in a nursing home some day, I can deduct that, I think it would incentivize more sales, more people buying it. And I'm not selling insurance now. I'm just telling you how we can get...

SENATOR CUDABACK: One minute.

SENATOR ENGEL: ...more people into the program.

SENATOR LANDIS: We took a bill that cost \$800,000 and we doubled the cost of it. We thought that was good enough. We wanted to stick our toe in the water and this was as far as we could go. We used a benchmark of where we thought it was likely that there was a significant number of workers who would not have an increasing ability to have income and that they would be frozen in their resources and they could make use of this. The fact that people want more, we knew that was (inaudible). The